

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

JAMES K. LYNCH
TINA I. LYNCH
Debtor(s)

Case No. 16-20931JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/14/2016.
- 2) The plan was confirmed on 12/20/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 03/20/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 04/28/2021.
- 6) Number of months from filing to last payment: 62.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$25,420.00.
- 10) Amount of unsecured claims discharged without payment: \$37,627.75.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$107,543.74
Less amount refunded to debtor \$97.70

NET RECEIPTS: \$107,446.04

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$2,729.00
Court Costs \$0.00
Trustee Expenses & Compensation \$5,209.13
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$7,938.13

Attorney fees paid and disclosed by debtor: \$1,271.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL LEASE TRUST	Priority	0.00	1,238.30	0.00	0.00	0.00
ATLANTIC BROADBAND*	Unsecured	350.00	NA	NA	0.00	0.00
BANK OF NEW YORK MELLON - TRU	Secured	57,407.00	58,362.62	0.00	28,558.39	0.00
BANK OF NEW YORK MELLON - TRU	Secured	0.00	1,866.86	1,866.86	1,866.86	0.00
BEST BUY++	Unsecured	447.00	NA	NA	0.00	0.00
BILL ME LATER INC A/S/F SYNCHRO	Unsecured	NA	267.39	267.39	17.26	0.00
CAPITAL ONE BANK (USA) NA BY A	Unsecured	1,530.00	1,595.24	1,595.24	102.96	0.00
CAPITAL ONE BANK (USA) NA BY A	Unsecured	4,793.00	4,924.73	4,924.73	317.86	0.00
CAPITAL ONE BANK (USA) NA CABE	Unsecured	1,034.00	1,041.23	1,041.23	67.20	0.00
CAPITAL ONE BANK (USA) NA CABE	Unsecured	983.00	1,016.22	1,016.22	65.59	0.00
CLIENT SERVICES	Unsecured	435.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	922.00	1,052.85	1,052.85	67.95	0.00
DISH NETWORK	Unsecured	750.00	NA	NA	0.00	0.00
GANDER MOUNTAIN++	Unsecured	429.00	NA	NA	0.00	0.00
GE CAPITAL/HOME DEPOT++	Unsecured	464.00	NA	NA	0.00	0.00
HEALTHCARE FIRST CU*	Unsecured	0.00	NA	19,781.15	1,276.74	0.00
HEALTHCARE FIRST CU*	Secured	42,855.00	42,670.82	0.00	0.00	0.00
HEALTHCARE FIRST CU*	Secured	5,767.00	5,745.30	0.00	0.00	0.00
HEALTHCARE FIRST CU*	Secured	0.00	NA	57,625.00	57,625.00	9,135.25
HEALTHCARE FIRST CU*	Secured	9,395.00	9,450.57	0.00	0.00	0.00
HEALTHCARE FIRST CU*	Secured	9,649.00	9,706.50	0.00	0.00	0.00
HEALTHCARE FIRST CU*	Secured	9,979.00	9,832.96	0.00	0.00	0.00
JEEP MASTER CARD	Unsecured	743.00	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	776.00	834.30	834.30	53.84	0.00
MAURICES	Unsecured	350.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	NA	0.00	0.00	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	NA	777.95	777.95	50.22	0.00
MIDLAND FUNDING LLC	Unsecured	625.00	687.18	687.18	44.36	0.00
MIDLAND FUNDING LLC	Unsecured	624.00	705.98	705.98	45.57	0.00
NAVIENT PC TRUST	Unsecured	NA	39,595.19	39,595.19	0.00	0.00
NORTHWEST CONSUMER DISCOUNT	Secured	91.00	1,201.95	0.00	0.00	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	153.00	153.44	153.44	9.90	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,051.00	3,144.50	3,144.50	202.96	0.00
STERLING JEWELERS INC D/B/A KAY	Secured	1,097.00	1,033.58	0.00	0.00	0.00
STERLING JEWELERS INC D/B/A KAY	Secured	472.00	430.50	0.00	0.00	0.00

<u>Summary of Disbursements to Creditors:</u>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$28,558.39	\$0.00
Mortgage Arrearage	\$1,866.86	\$1,866.86	\$0.00
Debt Secured by Vehicle	\$57,625.00	\$57,625.00	\$9,135.25
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$59,491.86	\$88,050.25	\$9,135.25
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$75,577.35	\$2,322.41	\$0.00

<u>Disbursements:</u>	
Expenses of Administration	<u>\$7,938.13</u>
Disbursements to Creditors	<u>\$99,507.91</u>
TOTAL DISBURSEMENTS :	<u>\$107,446.04</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/13/2021

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.